AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1-8.   (Canceled).

9.   (Currently Amended) A point transfer dealer system ~~for electronic commerce in which a customer may obtain and redeem points based on services purchased from a plurality of service providers over an open network of customer terminals and service provider terminals,~~ comprising:

a point issuing system ~~connected to the open network~~ for issuing points to ~~the~~ a customer based on services the customer purchases through an ~~purchased over the~~ open network from ~~the plurality of~~ service providers, [[;]] ~~wherein~~ the point issuing system being connected to the open network, the points issued to the customer ~~are~~ being managed in a point account;

a user certificate system ~~connected to the open network~~ for issuing ~~certificates~~ a user certificate to authenticate the customer, the user certificate system being connected to the open network ~~and the plurality of service providers~~;

a point redemption system ~~connected to the open network, the point issuing system, and a financial network;~~ for receiving first data encrypted using a public key of the point redemption system from the customer, the first data comprising second data encrypted using a private key of the customer, the point redemption system issuing a

common point ID for authenticating the customer based on the user ~~certificate,~~ <u>certificate,</u> ~~certificates issued by the user certificate system;~~ the point redemption system ~~for~~ redeeming <u>the</u> points from the point account by ~~sending~~ <u>initiating</u> a point transfer through a <u></u> ~~to the~~ financial network<u>, the point redemption system being connected to the open network and the financial network</u>;

a point account database ~~connected to the point issuing system and the point redemption system~~ for managing the point account<u>,[[;]]</u> ~~wherein~~ the point account database ~~contains~~ <u>containing</u> a service provider table including service provider IDs, corresponding financial institution IDs<u>,</u> and account numbers ~~for said plurality~~ of <u>the</u> service providers and a point management table including customer information, a corresponding number of <u>the</u> issued points, dates on which <u>the</u> points were <u>issued,</u> ~~acquired;~~ dates on which <u>the</u> points will expire, service provider IDs ~~responsible for~~ <u>corresponding to</u> the issued points, and a redemption rate<u>, the point account database being connected to the point issuing system and the point redemption system</u>; <u>and</u>

an electronic account book database ~~connected to the point redemption system~~ for storing information on the customer and <u>information on</u> the ~~plurality of~~ service providers<u>,[[;]]</u> ~~and~~ <u>the electronic account book database being connected to the point redemption system,</u>

<u>wherein the</u> ~~said~~ financial network ~~being~~ <u>is</u> connected to a customer account belonging to the customer, ~~a plurality of~~ service provider accounts corresponding to ~~said plurality of~~ <u>the</u> service providers, a pool account for temporarily storing money <u>transferred</u> from the ~~plurality of~~ service provider accounts to be transferred to the customer account during the point transfer, and a point transfer dealer account for

transferring the money from the pool account to the customer account across the

financial network ~~in response to~~ during the point transfer[[;]]

~~wherein communication over the financial network and between the customer,~~

~~the point issuing system, and the point redemption system over the open network is~~

~~encrypted~~.

10-13. (Canceled).

14. (Currently Amended) A point transfer method ~~of obtaining and redeeming~~

~~points based on services a customer purchases from a plurality of service providers~~

~~over an open network of customer terminals and service provider terminals~~, comprising

~~the steps of~~:

~~a point issuing step of~~ issuing points to ~~the~~ a customer based on services

purchased over ~~the~~ an open network from ~~the plurality of~~ service providers,[[;]] ~~wherein~~

the points issued to the customer ~~are~~ being managed in a point account stored in a

point account database,[[;]] ~~wherein~~ the point account database ~~contains~~ containing a

service provider table including service provider IDs, corresponding financial institution

IDs, and account numbers ~~for said plurality~~ of the service providers and a point

management table including customer information, a corresponding number of the

issued points, dates on which the points were issued, ~~acquired;~~ dates on which the

points will expire, service provider IDs ~~responsible for~~ corresponding to the issued

points, and a redemption rate;

an authentication step of authenticating the customer and the plurality of service providers by issuing a user certificates certificate;

transmitting first data from the customer to a point redemption system, the first data being encrypted using a public key of the point redemption system, the first data comprising second data encrypted using a private key of the customer;

a common point issuing step of issuing a common point ID for authenticating the customer based on the issued user certificate certificates issued in the authentication step;

a point redemption step of redeeming the points from the point account by sending initiating a point transfer [[to]] through a financial network; wherein information on the customer and the plurality of service providers is stored in an electronic account book database;

a temporary storing step of temporarily storing money transferred from the service provider accounts corresponding to the service providers in a pool account from a plurality of service provider accounts to be used for point transfers; and

a transfer step of transferring the money across the financial network from the pool account to a customer account belonging to the customer in response to during the point transfer[[;]]

wherein communication over the financial network and in the point issuing and point redemption steps are encrypted.

15-17. (Canceled).